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IN RE

UNITED STATES BANKRUPTCY COURT FOR

THE DISTRICT OF NEW JERSEY

.

Muhammad, Sonia CASE NO. 17-12922-ABA

: CHAPTER 13

Debtor(s). : Honorable Andrew B. Altenburg

:

CERTIFICATION OF CONSENT

I, Robert J. Malloy, certify:

- 1. I am counsel to South Jersey Federal Credit Union (the "Credit Union") and am fully familiar with the facts and circumstances of this case.
- 2. Simultaneously with this Certification of Consent, I have submitted to the Court for consideration the Consent Order Resolving the Objection to Confirmation of South Jersey Federal Credit Union (the "Consent Order") in connection with the above referenced matter.
- 3. The terms of the Consent Order are identical to those set forth in the original Consent Order.
 - 4. I will retain the original Consent Order for the required seven year retention period.
 - 5. I have simultaneously filed this Certificate of Consent with the Clerk.

I certify under penalty of perjury that the foregoing statements made by me are true and correct. Executed this day, December 21, 2017.

/s/ Robert J. Malloy, Esq.